

**COMMONWEALTH OF KENTUCKY
ANNUAL REPORT TO THE OFFICE OF FINANCIAL INSTITUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2_____**

Of Licensees engaged in the business of making loans of \$15,000 or less under the Kentucky Consumer Loan Act

NOTE: This long form annual report is required to be filed by all licensees. If a corporation, partnership, or individual operates more than one licensed office in Kentucky a separate sheet form Individual Office Report must be filed for each office. The long form annual report in such instances is to be used as a composite report. The totals of each item on the short form must agree with the aggregate totals for the same interim as reported in the composite report.

Read the Instructions Carefully Before Making up This Report
Answer every question or write in "None"

SCHEDULE A

GENERAL

1. Name of Licensee _____
(a) Is this a Composite Report? _____ How Many Offices? _____
2. License Number _____
3. Place of Business _____
4. Name of Manager _____

SCHEDULE B

Balance Sheets - As Per Books

	Column 1 End of Present Year	Column 2 End of Preceding Year
5. Net Loan Receivable		
6. Cash in Office and in Banks		
7. Real Estate (Less Reserve for Depreciation-Buildings)		
8. Furniture, Fixtures and Equipment (Less Reserve for Depreciation)		
9. Deferred Charges and Prepaid Expense		
10. Other Assets Used in Consumer Loan Business: (Itemize)		
11. Total Assets Used in Consumer Loan Business (Items 5 to 10)		
12. All Other Assets		
13. Total Assets Used in Consumer Loan Business	\$	\$
Liabilities and Capital		
14. Total Liabilities (Exclusive of Capital and Net Worth)	\$	\$
15. Total Capital of Individual Licensed Offices		
16. Total Liabilities and Capital (Same as Item 13)		

SCHEDULE C

Statement of Income and Expense for This Report Year For Business under the Kentucky Consumer Loan Act

GROSS INCOME	
17. TOTAL GROSS INCOME	\$
18. TOTAL EXPENSES EXCLUSIVE OF INCOME TAXES AND INTEREST PAID	\$

19. INCOME BALANCE ON WHICH INCOME TAXES ARE TO BE COMPUTED (ITEM 17 LESS ITEM 18)	\$
20. Income Taxes on Item 19 at Average Rate of ____%	\$
21. NET EARNINGS DERIVED FROM CONSUMER LOAN BUSINESS BEFORE DEDUCTING COST OF BORROWED FUNDS (ITEMS 19 LESS ITEM 20)	\$
22. Interest Paid	
a. Gross Interest Paid on Borrowed Capital Used in Consumer Loan Business	\$
b. Deduct Income Tax Reduction Resulting from Interest Paid shown as Item 22 (a) at Average Income Tax Rate of ____%	\$
c. Net Cost of Interest Paid on Borrowed Capital Used in Consumer Loan Business (Items 22 (a) less Item 22 (b))	\$

SCHEDULE D

Reconciliation of Surplus or Net Earnings

23. Earned Surplus or Net Worth at beginning of year	\$
ADDITIONS:	
24. Net Earnings Derived from Consumer Loan Business During Year (Item 53)	
25. Net Income Outside Consumer Loan Business During Year	
26. Other Credits to Surplus or Net Worth During Year	
27. Total Credits (Item 23 to 26 c)	\$
DEDUCTIONS:	
28. Net Cost of Interest Paid (Item 22)	
29. Amortization	
30. Dividends Paid or Declared	
31. Other Debits to Surplus or Net Worth	
a. Transfer of Earnings to Home Office Control	
b.	
c.	
32. Total Debits (Items 28 to 31c)	\$
33. Earned Surplus or Net Worth at end of year (Difference between Item 27 and 32)	\$

SCHEDULE E

Assets Used and Useful in Consumer Loan Business

	Column 1 End of Present Year	Column 2 End of Preceding Year
34. Total Assets Used in Consumer Loan Business (Item 11, Schedule b)	\$	\$
35. Other Assets Used and Useful in Consumer Loan Business (Itemize)		
a.		
b.		
36. Tot Total (Items 34 to 35 b)	\$	\$

SCHEDULE F

Analysis of Charges

37. Charges Collected or Earned During Year	\$
38. Average Loan Balance for the Year (See Instructions)	\$
39. Average Rate per Month (Item 37 divided by Item 38 and the result divided by 12)	%

SCHEDULE G

Analysis of Loan of \$15,000 or Less

(For purposes of this schedule loans made under add-on basis should be reported in Net Amounts, i.e. Face of Note less Unearned Charges)

	Column 1 Number of Accounts	Column 2 Net Amount
Analysis by Types of Security		
40. Loans Made During the Year based in Whole or in Larger Part, on:		
a. Household Goods		\$
b. Motor Vehicles		
c. Motor Vehicles and Household Goods		
d. Real Estate Only and/or Other Collateral		
e. Unsecured Notes		
f. Endorsed and/or Co-Maker Notes		
g. Wage Assignments		
h. Other Considerations		
I. Total		\$

SCHEDULE H**Analysis of Delinquent Accounts at End of Year**

	Number of Accounts	Net Amount of Unpaid Principal Balance
41. Accounts with No Payment Either of Principal or of Charges for:		
a. One Month		\$
b. Two Months		
c. Three Months or More		
d. Total		\$

SCHEDULE I**Analysis of Suits, Possessions and Sale of Chattels**

Note: The same Borrower's Account may appear under more than one of the following classifications:

		Number of Accounts
42. Suits for Recovery of Judgment Filed During Year		
a. On which recovery was secured		
b. Settled out of court without Judgment being secured		
c. Still pending in court		
d. Total		
43. Possession of Chattels Obtained by Licensee:		
a. Household Goods		
b. Motor Vehicles		
c. Other Chattels and Property		
44. Sale of Chattels by Licensee:	Number of Accounts	Amount Due
		Amount Collected
a. Household Goods	\$	\$
b. Motor Vehicles		
c. Other Chattels and Property		

Affidavit

I, _____, the undersigned, being the _____
of the _____ Licensee, swear (or affirm), that to the best of my knowledge and
belief that statements contained in this report, including the accompanying schedule and statements (if any), are true and that the same is a true
and complete statement.
